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B1 (Official	Form 1)(1/	08)				oamon		490 . O				
United States Bankruptcy C District of South Carolina								ourt			Vo	luntary Petition
Name of Debtor (if individual, enter Last, First, Middle):  Rhoden, Joshua R.							Name of Joint Debtor (Spouse) (Last, First, Middle):  Rhoden, Meredith Lynn					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):								All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)  xx-xx-5003							(if m	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)  xxx-xx-6359				
Street Addr	ress of Debto afton Drive	,	Street, City,	and State)	_	ZIP Code	Stree 99 B		f Joint Debtor n <b>Drive</b>	(No. and St	reet, City,	and State):  ZIP Code
County of F	Residence or	of the Prin	cipal Place o	of Busines	s:	<u> 29906</u>	Cour	ty of Reside	ence or of the	Principal Pl	ace of Bus	<b>29906</b>
Beaufo								aufort				
Mailing Ad	dress of Deb	otor (if diffe	erent from str	eet addres	ss):		Mail	ng Address	of Joint Debt	tor (if differe	ent from str	reet address):
					_	ZIP Code	:					ZIP Code
	Principal A			r								I
Type of Debtor (Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP)			Nature of Business (Check one box)  ☐ Health Care Business ☐ Single Asset Real Estate as defir in 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker				☐ Chap	the 1 ter 7 ter 9 ter 11 ter 12	Petition is F	hapter 15 If a Foreign hapter 15 I	Under Which k one box)  Petition for Recognition Main Proceeding  Petition for Recognition Nonmain Proceeding	
☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)				Deb	☐ Clearing Bank ☐ Other  Tax-Exempt Entity (Check box, if applicable) ☐ Debtor is a tax-exempt organiza under Title 26 of the United Sta Code (the Internal Revenue Code)		e) ganization ed States	define	are primarily co d in 11 U.S.C. s red by an indiv onal, family, or	(Checonsumer debts § 101(8) as idual primarily	y for	Debts are primarily business debts.
■ E11 E:11	E#	_	ee (Check o	ne box)				k one box:		Chapter 11		n 11 U.S.C. § 101(51D).
<ul> <li>□ Full Filing Fee attached</li> <li>□ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</li> <li>□ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</li> </ul>						tor Chec	Debtor is k if: Debtor's to insider k all applica A plan is Acceptan	not a small b aggregate not s or affiliates; able boxes: being filed w ces of the pla	ncontingent l are less that tith this petition were solici	or as defin	ed in 11 U.S.C. § 101(51D).  debts (excluding debts owed	
■ Debtor 6	Administrates that estimates that estimates that ill be no fund	t funds will it, after any	l be available exempt proj	erty is ex	cluded and	administrat		ses paid,		THIS	S SPACE IS	FOR COURT USE ONLY
Estimated N	Number of C  50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A \$0 to \$50,000	Assets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	\$500,000,001 to \$1 billion				
Estimated L \$0 to \$50,000	Liabilities	\$100,001 to \$500,000	to \$1 to \$10 to \$50 to \$100 to \$					\$500,000,001 to \$1 billion				

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B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Rhoden, Joshua R. Rhoden, Meredith Lynn (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Elizabeth M. Atkins, Esquire D6tptember 23, 2008 Signature of Attorney for Debtor(s) Elizabeth M. Atkins, Esquire DCID #4436 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(1/08)

## Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Rhoden, Joshua R. Rhoden, Meredith Lynn

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Joshua R. Rhoden

Signature of Debtor Joshua R. Rhoden

#### X /s/ Meredith Lynn Rhoden

Signature of Joint Debtor Meredith Lynn Rhoden

Telephone Number (If not represented by attorney)

#### **September 23, 2008**

Date

#### Signature of Attorney\*

#### X /s/ Elizabeth M. Atkins, Esquire DCID

Signature of Attorney for Debtor(s)

#### Elizabeth M. Atkins, Esquire DCID #4436

Printed Name of Attorney for Debtor(s)

#### Elizabeth M. Atkins, Esquire

Firm Name

778 St. Andrews Blvd. Charleston, SC 29407

Address

#### 843-763-0333

Telephone Number

#### September 23, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 $\mathbf{X}$ 

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

 $\mathbf{X}$ 

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

## United States Bankruptcy Court District of South Carolina

In re	Joshua R. Rhoden Meredith Lynn Rhoden		Case No.	
		Debtor(s)	Chapter	13

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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## Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Joshua R. Rhoden	
	Joshua R. Rhoden	

Date: September 23, 2008

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Official Form 1, Exhibit D (10/06)

## United States Bankruptcy Court District of South Carolina

In re	Joshua R. Rhoden Meredith Lynn Rhoden		Case No.	
		Debtor(s)	Chapter	13

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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## Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Meredith Lynn Rhoden
	Meredith Lynn Rhoden

Date: September 23, 2008

### LOCAL OFFICIAL FORM 1007-1(b) TO SC LBR 1007-1

## **United States Bankruptcy Court District of South Carolina**

In re	Joshua R. Rhoden Meredith Lynn Rhoden		Case No.	
		Debtor(s)	Chapter	13

### CERTIFICATION VERIFYING CREDITOR MATRIX

The above named debtor, or attorney for the debtor if applicable, hereby certifies pursuant to South Carolina Local Bankruptcy Rule 1007-1 that the master mailing list of creditors submitted either on computer diskette, electronically filed via identical i orm.

CM/EC	F, or conventionally filed in a typed har	d copy scannable format which has been compared to, and contains ad lists which are being filed at this time or as they currently exist in draft for			
	Master mailing list of creditors submitted v	via:			
	(a) computer diskette				
	(b) scannable hard cop (number of sheets submitted	·			
	(c) X electronic version file	ed via CM/ECF			
Date:	<b>September 23, 2008</b>	/s/ Joshua R. Rhoden			
		Joshua R. Rhoden			
		Signature of Debtor			
Date:	September 23, 2008	/s/ Meredith Lynn Rhoden			
		Meredith Lynn Rhoden			
		Signature of Debtor			
Date:	September 23, 2008	/s/ Elizabeth M. Atkins, Esquire DCID			
		Signature of Attorney Elizabeth M. Atkins, Esquire DCID #4436			
		Elizabeth M. Atkins, Esquire			
		778 St. Andrews Blvd.			
		Charleston, SC 29407 843-763-0333			
		Typed/Printed Name/Address/Telephone			
		#4436			
		District Court I.D. Number			

ACE CASH EXPRESS ATTORNEY OR MANAGER 2311 BOUNDARY STREET BEAUFORT SC 29902

ATTORNEY GENERAL OF US
CIVIL DIVISION, BANKRUPTCY SECTION
U.S. DEPARTMENT OF JUSTICE
WASHINGTON DC 20530

BEAUFORT COUNTY TAX COLLECTOR PO BOX 487 BEAUFORT SC 29901

BENEFICIAL FINANCE ATTORNEY OR MANAGER 630 SKYLARK DRIVE CHARLESTON SC 29407

CAPITAL ONE
ATTORNEY OR MANAGER
PO BOX 30285
SALT LAKE CITY UT 84130-0285

COUNTRYWIDE HOME LOANS, INC. ATTORNEY OR MANAGER ATTN.: BANKRUPTCY MAIL PO BOX 5170 SIMI VALLEY CA 93062-5170

ELIZABETH M. ATKINS 778 ST. ANDREWS BLVD. CHARLESTON SC 29407

GE MONEY BANK / JC PENNEY BANKRUPTCY DEPARTMENT POST OFFICE BOX 103104 ROSWELL GA 30076

GMAC BANKRUPTCY CENTER ATTORNEY OR MANAGER POST OFFICE BOX 5055 TROY MI 48007-5055 HARLEY DAVIDSON CREDIT ATTORNEY OR MANAGER PO BOX 22048 CARSON CITY NV 89721-2048

HSBC - BEST BUY ATTN. BANKRUPTCY DEPT PO BOX 80053 SALINAS CA 93912-0053

INTERNAL REVENUE SERVICE PO BOX 21126 PHILADELPHIA PA 19114

JC PENNEY
BANKRUPTCY DEPARTMENT
PO BOX 533
DALLAS TX 75221

LENDER LOANS
ATTORNEY OR MANAGER
2303 BOUNDARY STREET, SUITE 5
BEAUFORT SC 29902

MCAS BEAUFORT FEDERAL CREDIT UNION ATTORNEY OR MANAGER 2481 TRASK PKWY BEAUFORT SC 29906

PIONEER CREDIT ATTORNEY OR MANAGER 2443 BOUNDARY STREET BOX 4429 BEAUFORT SC 29903

SC DEPT OF REV & TAX PO BOX 12265 COLUMBIA SC 29211

SC EMPLOYMENT SEC COM PO BOX 995 COLUMBIA SC 29202 SPEEDY CASH ADVANCE INC. ATTORNEY OR MANAGER 14 SAVANNAH HWY BEAUFORT SC 29906

US ATTORNEY FOR SC FOR IRS ATTN.: DOUGLAS BARNETT 1441 MAIN STREET, SUITE 500 COLUMBIA SC 29201

WASHINGTON MUTUAL ATTORNEY OR MANAGER PO BOX 660509 DALLAS TX 75266